

Proposed NU Business Name: **S M ELECTRONICS & FURNITURE**



Project identification and prepared by: Md. Abu Bakkar Siddique,
Dakshinkhan Unit, Dhaka
Project verified by: Md. Abu Bakkar Siddique



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD KABIR HOSSAIN
Age	:	23-01-1984 (33 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	01 Dauther 01 Son
No. of siblings:	:	01 Brothers 02 Sisters
Address	:	Vill: Uttarkhan Gazipara,P.O: Uttarkhan Mazar ,P.S: Uttarkhan, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Sahida Begum
(iii) Father's name	:	Md Abdul Malek
(iv) GB member's info	:	Branch: Uttarkhan, Centre # 26 (Female), Member ID: 3388/1 , Group No: 04 Member since: 12-12-2013 (04 Years) First loan: BDT = 15,000 /- Outstanding loan:= 9500/-
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences & Skill Own Business and Training Info	:	08 years of business experience. : 03 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01681-720080
Family's Contact No.	:	01937-275617
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Sahida Begum joined Grameen Bank since 04 years ago. At first she took BDT 15,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

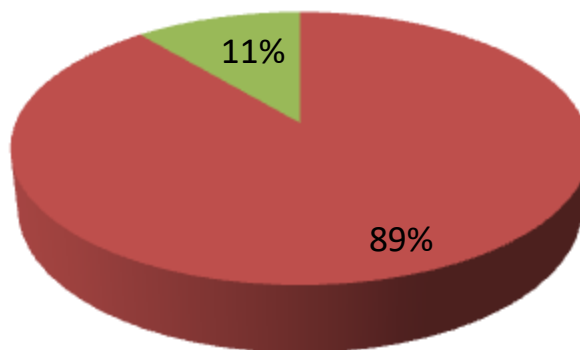
Business Name	:	S M ELECTRONICS & FURNITURE
Location	:	Balurmate,Uttarkhan,Dhaka
Total Investment in BDT	:	BDT 450,000/-
Financing	:	Self BDT 400,000/- (from existing business) 89% Required Investment BDT 50,000/- (as equity) 11 %
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary	:	BDT 7,000
Size of shop	:	0 ft x 0 ft= square ft
Security of the shop	:	BDT 200,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Fridge,Tv,Fan,Weredrop,Khat etc.▪Average 20 % gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented .▪Collects goods from Uttarkhan Mazar.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electronics goods	4,500	135,000	1,620,000
Total Sales (A)	4,500	135,000	1,620,000
Less. Variable Expense			
Electronics goods	3,600	108,000	1,296,000
Total variable Expense (B)	3,600	108,000	1,296,000
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000
Less. Fixed Expense			
Rent		5,000	60,000
Electricity Bill		1400	16,800
Transportation		4,000	48,000
Mobile Bill		600	7,200
Entertainment		500	6,000
Salary (self)		7,000	84,000
Total fixed Cost (D)		18,500	222,000
Net Profit (E) [C-D]		8,500	102,000

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Fridge	7	20650	144550	Fridge			50000	165,200
TV	5	21500	107500	TV				107,000
Fan	14	1500	21000	Fan				21,000
TV Taly	3	1600	4800	TV Taly				4800
Speaker	7	8000	56000	Speaker				56,000
Filter	8	1400	11200	Filter				11,200
Iron	3	700	2100	Iron				2100
Weredrop	2	3400	6800	Weredrop				6800
Khat	3	10000	30000	Khat				30,000
Security Advanced	0	0	0					0
Others			16050	Others				16,050
Total			400,000				50,000	450,000

Source of Finance



- Entrepreneur's Contribution 400,000
- Investor's Investment 50,000
- Total 450,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Electronics goods	5,500	165,000	1,980,000	2,079,000	2,182,950
Total Sales (A)	5,500	165,000	1,980,000	2,079,000	2,182,950
Less. Variable Expense					
Electronics goods	4,400	132,000	1,584,000	1,663,200	1,746,360
Total variable Expense (B)	4,400	132,000	1,584,000	1,663,200	1,746,360
Contribution Margin (CM) [C=(A-B)]	1,100	33,000	396,000	415,800	436,590
Less. Fixed Expense					
Rent		5,000	60,000	60,000	60,000
Electricity Bill		1470	17,640	18,522	19,448
Transportation		4,400	52,800	55,440	58,212
Mobile Bill		720	8,640	9,072	9,526
Entertainment		500	6,000	6,300	6,615
Salary (self)		7,000	84,000	84,000	84,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		19,090	229,080	233,334	237,801
Net Profit (E) [C-D]		13,910	166,920	182,466	198,789
Investment Payback			20,000	20,000	20,000

Cash flow projection on business plan (rec. & Pay)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	166,920	182,466	198,789
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		146,920	309,386
	Total Cash Inflow	216,920	329,386	508,175
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	146,920	309,386	488,175

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 Years
Own Business : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

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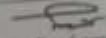






গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র


নাম: মোঃ কবির হোসেন
Name: Ms. Kabir Hossain
পিতা: আব্দুল হামিদ
মাতা: মঞ্জিলা বেগম
Date of Birth: 22 Jan 1984
ID NO: 2619676115112

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রটি হারিয়ে গেলে
 তাৎক্ষণিকভাবে পুনরায় বিজ্ঞপ্তি প্রদান করিতে হবে। হারিয়ে গেলে নতুন করে প্রাপ্ত হলে
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 উৎসাহ: হারিয়ে গেলে


জাতীয় পরিচয়পত্র সংক্রান্ত তথ্যের জন্য: ৯৯/১১/১০০৭




उत्तराखण्ड इकाईनिष्ठता परिषद
Uttarakhand Union Parishad

संकेत, काठमाडौं, २०७२

संकेत नं. 792

द्वि-पक्षीय

मिति १६/०४/२०७२

संकेत नं. १८३४

संकेत नं. ३

(संकेत, सं. ५ नं. १८३४, २५ (३) नं. १८३४ संकेत)

संस्थापक संस्था १ एस. एम. इलेक्ट्रॉनिक्स एका संस्थापक
संस्थापक संस्था २ एम. एन. इलेक्ट्रॉनिक्स
दिनांक/साथी संस्था ३ एम. एन. इलेक्ट्रॉनिक्स
संस्थापक संस्था ४ एम. एन. इलेक्ट्रॉनिक्स
संस्थापक ५ एम. एन. इलेक्ट्रॉनिक्स (संस्थापक संस्था, संस्थापक संस्था, संस्थापक संस्था)

संस्थापक संस्था १ इलेक्ट्रॉनिक्स संस्था संकेत नं. ५४
संस्थापक संस्था २ इलेक्ट्रॉनिक्स संस्था संकेत नं. ५४
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संस्थापक संस्था ४ इलेक्ट्रॉनिक्स संस्था संकेत नं. ५४
संस्थापक संस्था ५ इलेक्ट्रॉनिक्स संस्था संकेत नं. ५४

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6.6.1 ✓

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FAMILY PICTURE

